UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF NORTH CAROLINA DURHAM DIVISION

In re:

Steven Kingsley Mather and Christy Dickens

Mather

Case No. 10-81691

S.S. Nos.: xxx-xx-1765 and xxx-xx-2752

Mailing Address: PO Box 13332, Durham, NC 27709-

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on September 20, 2010.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain codebtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: October 6, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt N.C. State Bar No. 10212 Counsel for the Debtors 6616-203 Six Forks Rd. Raleigh, N.C. 27615 Tel. No. (919) 847-9750

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CERTIFICATE OF SERVICE

I, Kaelyn McCollum, the undersigned, certifies that a copy of the foregoing NOTICE TO CREDITORS AND PROPOSED PLAN was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Kaelyn McCollum
Kaelyn McCollum

North Carolina Department of Revenue US Attorney's Office (ED)** c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629

310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461

Citifinancial 3616 Witherspoon Blvd. Suite 101 Durham, NC 27707

Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504

Absolute Collection Service ** 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601

Credit Bureau of Greensboro** Post Office Box 26140 Greensboro, NC 27402-0040

Credit Bureau Post Office Box 26140 Greensboro, NC 27402

American Express PO Box 981537 El Paso, TX 79998

Discover Card*** Post Office Box 30943 Salt Lake City, UT 84130

NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006

Cenlar Post Office Box 11733 Newark, NJ 07101-4733

Duke University Health System Post Office Box 91040 Durham, NC 27708-1040

Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241

Chase Post Office Box 78420 Phoenix, AZ 85062-8420

Durham County Tax Collector Post Office Box 3397 Durham, NC 27701

Experian P.O. Box 2002 Allen, TX 75013-2002

Chase Mortgage Post Office Box 78828 Phoenix, AZ 85062-8828

Fannie Mae 3900 Wisconsin Ave, NW Washington, DC 20016-2892

Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000

Citi Card**** Post Office Box 6500 Sioux Falls, SD 57117-6500

Internal Revenue Service (MD)** Post Office Box 21126 Philadelphia, PA 19114-0326

ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125

Citifinancial 300 Saint Paul Place Baltimore, MD 21202

Kohls/Chase PO Box 3043 Milwaukee, WI 53201-3043

Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326

CitiFinancial

Macy's ** Bankruptcy Processing P.O. Box 8053 Mason, OH 45040

MACYSDSNB 911 Duke Blvd Mason, OH 45040

WFNNB/LNBR PO Box 182121 Columbus, OH 43218-2121

North Carolina Department of Revenue Zales c/o Reginald S. Hinton Post Office Box 25000 Sioux Raleigh, NC 27640-5000

of Revenue Zales
Post Office Box 6497
Sioux Falls, SD 57117-6497

North Carolina Dept of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Zales Credit Card Plan Post Office Box 653054 Dallas, TX 75265-3054

Santander Consumer USA** Attention: Bankruptcy Dept. Post Office Box 560284 Dallas, TX 75356-0284

Talis Management Group ** 8305 Falls of Neuse Road Ste 200 Raleigh, NC 27615

The Law Offices of John T. Orcutt 6616-203 Six Forks Road Raleigh, NC 27615

UNVL/CITI 8787 Baypines Jacksonville, FL 32201

US Attorney's Office (MD)**
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Verizon Wireless Bankruptcy****
Administration
Post Office Box 3397
Bloomington, IL 61702-3397